

RECEIVED
Dear Honorable Judge, Patricia Mayer.

June 16, 2023

2023 JUN 16 PM 2:39 (b)

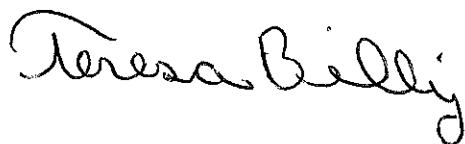
I just wanted to let you know how I felt about this bankruptcy. And my questions. I do not know the law but I do not feel the attorney's involved are understanding our questions. When we originally had Kevin Kercher for the first bankruptcy case - Chapter 13. We tried to understand what it was all about. And we were in that Chapter 13 until Kevin took us out of that chapter. We never knew why he took us out of that chapter. But when it was coming up for foreclosure in June of 2020. I Teresa, was the one who left Kevin Kercher know that the farm was going to sheriffs' sale. So, on June 25, 2020 he filed chapter 12 for us to stop the sale. He had us sign papers so he could put them to the new bankruptcy case, # 20-12771. But they were all blank and we really did not know what we were signing. I do not know what the difference is between the two chapters. I feel that we are getting a raw deal with this sale. I understand that the appraisal is only 1,150,000.00. But I did not get a copy of the appraisal so I am only going by what my attorney has given to me. I do feel that if the property would go to a farm sale that we could get more. Because then the two neighbors that have land that lay alongside of our property would probably come and bid on it because their land lays against our land. And both of those neighbors, years ago had come to Tim and offered to buy it for more than the 1.2 million that is on the table right now. I also need to let you know that on February 13th I had a car accident, and I was told that I had a concussion. Which is why I do not remember saying yes to this sale of the farm. I have been having a lot of problems remembering things. The reason I say all this is because I know that there will not be much left for us to split after the divorce, and with all my health problems, I need to make sure I have a little something to retire on.

Now I need to let you know that if Fulton Bank would have given us the pay-off when we had the first hearing maybe Tim could have gotten them the rest of what is owed to them, and get refinanced. But no one at Fulton Bank, nor our lawyers or Fulton's lawyer would give us the balance owed. Back in January when we received our notice for taxes it said that we owed principal of \$582,502.42 and the other paper we had was from the Eastern District of Pa. Claims Register which showed a balance of \$669,53.52. So, we thought that if we knew what the balance was so we could pay them off, and take it out of bankruptcy like Kevin Kercher did on the chapter 13 that we filed. But we then received a payoff page with all kinds of figures on it. First the top figure must have been \$773,540.21 which it does not show and then they took off the first payment from Ignosh Agent of \$162,500.00 which left \$611,040.21. We thought that the payoff would have been \$611,040.21 then they would subtract the Ignosh payment of \$162,500.00 and the nationwide check for \$286,346.29. and we would have a balance of \$162,193.92. This is where my son Daniel would have gotten a loan and paid Fulton off and then we would have asked for it to be taken out of bankruptcy, because Kevin did that with chapter 13. Fulton Bank has never given us any paperwork since we are in bankruptcy. Nor did they let us know at any of the hearings, or when I called them what the payoff figure is. And believe me I have asked both Fulton Bank and the lawyers. Tim had already contacted FSA, and FM Browns and they both said if he pays the payments, they would go along with it. Also, on Fulton's payoff sheet they have listed \$104,739.92 as interest where does this figure come from because I was disputing their Tax sheet that also shows a figure of \$50,600.44 of which I do not know how they got that figure. Nor did they let us know. Tim and I both were trying to get someone to explain it to us. I called the phone number from the tax sheet. No one could help me, then we went to the bank and again no

one could help us figure it out. Kevin Kercher was supposed to put \$15,000.00 on the principal back in April of 2022, I have enclosed copies of the checks. But Fulton Bank cannot tell us where it is or if it was applied to the interest. This is why I am telling you this, because we would really like to know for our taxes. Or what the insurance fees were for, and the appraisal fees. We do not even know when someone was out to do an appraisal. When did this all accrue?

Please I understand they need to be paid but don't we have a right to have all the information. Also, I do want to sell the farm and get my divorce but I would like to have a little something to live on.

Sincerely,

A handwritten signature in black ink that reads "Teresa Billig". The signature is fluid and cursive, with "Teresa" on the top line and "Billig" on the bottom line.

Teresa Billig

Fulton Bank

LISTENING IS JUST THE BEGINNING.®

Loan Payoff

06/01/2023

Customer Name: Timothy Billig and Teresa Billig

Loan Type: Commercial

Account Number: 53246689002

Principal	\$439,606.59
Interest	\$104,739.92
Late Fees	\$10,413.97
Insurance Fees	\$4,797.29
Lien Search Fees	\$87.00
* Legal Fees	\$41,994.69
Appraisal Fees	\$9,300.00
** Closing Cost Recovery/ Satisfaction Fees and Costs	\$100.75
*** Total Payoff	\$611,040.21

6/1
162
773.3

This quote effective until: 06/02/2023

Per diem \$59.10

If you have further questions regarding this payoff quote, please contact us at 1.800.385.8664. Our customer's signed authorization is required in order to terminate any Line of Credit. This authorization may be included with the remittance. If proper authorization is not provided, payment will be applied, but Lines of Credit will not be closed or satisfied.

- * Due to pending legal fees, you must notify us 24 hours prior to issuing a payoff check to obtain updated legal fees owed.
- ** Refer to original Conditional Waiver of Closing Cost Addendum for itemization.
- *** Any payments or advances will render this payoff quote void.

Please mail payments to:

Fulton Bank, N.A.
1695 State Street
East Petersburg, PA 17520

If we can be of any additional service please let us know.

Sincerely,

Tim

Direct Banking Center

IMPORTANT TAX RETURN DOCUMENT ENCLOSED
Temp Return Service Requested

FEDERAL ID NUMBER: 23-1928421
DIRECT INQUIRIES TO: (800) 385-8664

55B2 1AB 0.491 22

 TIMOTHY BILLIG
AND TERESA BILLIG
7861 SPRINGHOUSE RD
NEW TRIPOLI, PA 18066-4511

01-06-2023
PAGE 1

OMB NO. 1545-1380

2022 MORTGAGE INTEREST STATEMENT

FORM 1098
FOR CALENDAR YEAR 2022
PAYERS SOCIAL SECURITY NUMBER

XXX-XX-9806

NOTE NUMBER	NOTE DATE	MATURITY DATE	CURRENT INT RATE	YEAR END BALANCE INTEREST PAID	
				BEGINNING YEAR BALANCE	
				ORIGINATION DATE	
				INTEREST REFUNDED	
				MORTGAGE INSURANCE	
				MORTGAGE POINTS	

* XXXXXX9002 11-27-17 11-27-37 4.84000 582,502.42
50,600.44 BOX 1
582,641.45 BOX 2
11-27-17 BOX 3
.00 BOX 4
.00 BOX 5
.00 BOX 6

BOX 7 - IS ADDRESS OF PROPERTY SECURING MORTGAGE SAME AS
PAYER'S/BORROWER'S ADDRESS?
IF YES, BOX IS CHECKED
IF NO, SEE BOX 8 BELOW

BOX 8 - ADDRESS OF PROPERTY SECURING MORTGAGE
IF PROPERTY SECURING MORTGAGE HAS NO ADDRESS,
BELOW IS THE DESCRIPTION OF THE PROPERTY

BOX 9 - NUMBER OF MORTGAGED PROPERTIES

.00 BOX 10
BOX 11

3-FULT-1098-02 239121
001-002-005582 0004238344

FEDERAL ID NUMBER: 23-1928421
DIRECT INQUIRIES TO: (800) 385-8664

TIMOTHY BILLIG
AND TERESA BILLIG
7861 SPRINGHOUSE RD
NEW TRIPOLI PA 18066-4511

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PAGE 2

OMB NO. 1545-1380

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XXX-XX-9806

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NOTE NUMBER	NOTE DATE	MATURITY DATE	CURRENT INT RATE	YEAR END INTEREST PAID	BEGINNING YEAR BALANCE	ORIGINATION DATE	INTEREST REFUNDED	MORTGAGE INSURANCE	MORTGAGE POINTS
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- BOX 1 - MORTGAGE INTEREST RECEIVED FROM PAYER(S) /BORROWER(S)
- BOX 2 - OUTSTANDING MORTGAGE PRINCIPAL 0000
- BOX 3 - MORTGAGE ORIGINATION DATE
- BOX 4 - REFUND OF OVERPAID INTEREST
- BOX 5 - MORTGAGE INSURANCE PREMIUMS
- BOX 6 - POINTS PAID ON PURCHASE OF PRINCIPAL RESIDENCE
- BOX 10 - REAL ESTATE TAXES PAID
- BOX 11 - MORTGAGE ACQUISITION DATE

THE INFORMATION IN BOXES 1 THROUGH 9 AND 11 IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THE IRS DETERMINES THAT AN UNDERPAYMENT OF TAX RESULTS BECAUSE YOU OVERSTATED A DEDUCTION FOR THIS MORTGAGE INTEREST OR FOR THESE POINTS REPORTED IN BOXES 1 AND 6; OR BECAUSE YOU DID NOT REPORT THE REFUND OF INTEREST (BOX 4); OR BECAUSE YOU CLAIMED A NON-DEDUCTIBLE ITEM.

** CAUTION: THE AMOUNT SHOWN MAY NOT BE FULLY DEDUCTIBLE BY YOU. LIMITS BASED ON THE LOAN AMOUNT AND THE COST AND VALUE OF THE SECURED PROPERTY MAY APPLY. ALSO, YOU MAY ONLY DEDUCT INTEREST TO THE EXTENT IT WAS INCURRED BY YOU, ACTUALLY PAID BY YOU, AND NOT REIMBURSED BY ANOTHER PERSON.

THIS STATEMENT SERVES AS YOUR MORTGAGE INTEREST STATEMENT (FORM 1098).
COPY B, FOR PAYER

KEEP FOR YOUR RECORDS
DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICE

3-FULT-1098-02-230121
002-002-005582 004436344

1030

60-1279513

BILLIG FARMS

TIMOTHY L. BILLIG

7861 Springhouse Road

New Tripoli, PA 18066

PAY TO THE
ORDER OF

DATE

4-14-21

Kevin K Karcher

\$ 8000.00

00 DOLLARS Amount in words
or check
amount on backNew Tripoli Bank
Independent Bankers Association

MEMO

#001030100313127961 2758325351

<input type="checkbox"/> <small>The authority to endorse checks is given for the account of the depositor. All checks are to be cashed at the bank where issued.</small>		PAY TO THE ORDER OF LAFAYETTE AMBASSADOR FOR DEPOSIT ONLY X KEVIN K KARCHER, ESC 6476237	
<input type="checkbox"/> <small>CHECK HERE IF MOBILE DEPOT</small>		<input type="checkbox"/> <small>FOR MOBILE DEPOT ONLY TO</small> <small>DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE</small> <small>ALL INFORMATION IS AUTOMATICALLY ERASED</small>	
2 185200003113440031301422< FB			
<small>FEDERAL RESERVE NOTE OF GOVERNORS, DEC. 5</small>			

FULTON BANK N. A.
P.O. BOX 4887
LANCASTER PA 17604

**IMPORTANT TAX RETURN
DOCUMENT ENCLOSED**

Temp-Return Service Requested

FEDERAL ID NUMBER: 23-1928421
DIRECT INQUIRIES TO: (800) 385-8664



018260 0.6400 AB 0.461 TR00078
TIMOTHY BILLIG
AND TERESA BILLIG
7861 SPRINGHOUSE RD
NEW TRIPOLI, PA 18066-4511

01-07-2022
PAGE 1

OMB NO. 1545-1380

2021 MORTGAGE INTEREST STATEMENT

FORM 1098

PAYERS SOCIAL SECURITY NUMBER
XXX-XX-9806

NOTE NUMBER	NOTE DATE	MATURITY DATE	CURRENT INT RATE	YEAR END BALANCE INTEREST PAID	
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BELOW IS THE DESCRIPTION OF THE PROPERTY

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.00 BOX 10
BOX 11

Creditor: (14533564)
 Fulton Bank, N.A. - Attn: Amy M. Custer, VP
 One Penn Square, P.O. Box 4887
 Lancaster, PA 17602

Entered 06/16/23 14:56:46 Desc Main

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Claim No: 4**Original Filed****Date: 08/31/2020****Original Entered****Date: 08/31/2020****Status:****Filed by:** CR**Entered by:** CHARLES N. SHURR, JR.**Modified:** 09/01/2020

Amount claimed: \$669,503.52

Secured claimed: \$669,503.52

History:

Details 4-1 08/31/2020 Claim #4 filed by Fulton Bank, N.A. - Attn: Amy M. Custer, VP, Amount claimed: \$669503.52 (SHURR, CHARLES)

Description: (4-1) Secured POC**Remarks:** (4-1) arrears \$63,920.44

Creditor: (14514253) [History](#)
 Nancy Billig
 c/o Nanc Lashua
 1424 Washington St
 Schnecksville, PA 18078

Claim No: 6
Original Filed
Date: 09/02/2020
Original Entered
Date: 09/02/2020

Status:
Filed by: CR
Entered by: CHARLES LAPUTKA
Modified: 09/03/2020

Amount claimed: \$90,859.09

Secured claimed: \$90,859.09

History:

Details 6-1 09/02/2020 Claim #6 filed by Nancy Billig, Amount claimed: \$90859.09 (LAPUTKA, CHARLES)

Description: (6-1) arrears**Remarks:****Claims Register Summary****Case Name:** Timothy L. Billig and Teresa M. Billig**Case Number:** 20-12771-pmm**Chapter:** 12**Date Filed:** 06/25/2020**Total Number Of Claims:** 5

Total Amount Claimed*	\$894,511.77
Total Amount Allowed*	

*Includes general unsecured claims

The values are reflective of the data entered. Always refer to claim documents for actual amounts.

	Claimed	Allowed
Secured	\$783,854.48	
Priority		
Administrative		
Unassigned (unsecured)	\$110,657.29	\$0.00